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SAMU'EL'S
GUIDE
TO
WEALTH

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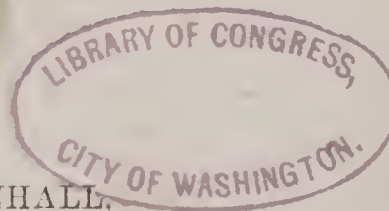
UNITED STATES OF AMERICA.

GUIDE
TO
WEALTH:
OR THE
PATHWAY
TO
Health, Peace, and Competence.

BY WESLEY SMEAD, ESQ.,
(BANKER.)



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PART I.

MEANS OF ATTAINING WEALTH.

CHAPTER I.

INTRODUCTION.

“ Know, all the good that individuals find,
Or God and Nature mean to mere mankind,
Reason’s whole pleasure, all the joys of sense,
Lie in three words. HEALTH, PEACE, AND
COMPETENCE.”—POPE

FORTUNE, they say, is a fickle dame—full of her freaks and caprices; who blindly distributes her favors, without the slightest discrimination. So inconstant, so wavering is she represented, that her most zealous votaries can place no reliance on her promises. Disappointment, they tell us is the lot of nearly all who make offerings at her shrine. Now all

this we take to be a vile slander upon the dear blind lady. We grant that her ladyship may be a little fastidious and somewhat peculiar in her taste. For mere apparel, however rich and elegant, a dashing exterior, however graceful and attractive make but little impression upon her. She despises idlers and spend-thrifts, abhors knaves and impostors. But however seemingly capricious she may be, we are firmly persuaded, that all who come, recommended to her favor, by honesty, prudence, industry and frugality, may confidently hope to be rewarded with her smiles.

Although wealth often appears the result of mere accident or a happy concurrence of favorable circumstances, without any exertion of skill or foresight, yet we think that every man of sound judgment, unimpaired health, and energy of character, may become the architect of his own fortune. Let us regard wealth as an effect flowing from natural causes. Now the clearly ascertained cause in theory, becomes the established rule in practice; and as ig-

norance of the cause always defeats the effect, the first step in order to produce any given result will be to ascertain its causes. What then, are the conditions necessary to the acquisition of wealth? A correct answer to this question, will constitute the art of acquiring wealth, which we now proceed to unfold.

CHAPTER II.

FORMATION OF HABITS.

“How use doth breed a habit in a man.”

SHAKESPEARE.

“All habits gather by unseen degrees,
As brooks make rivers, rivers run to seas.”

DRYDEN’S OVID.

FROM its intimate connection with our subject, we will begin with some remarks on habit. It is a well known fact, that whatever we do often, however difficult at first, becomes more and more easy by practice. Toward actions of either body, or mind, good or bad, we acquire by constant repetition, at first an inclination, and finally, an irresistible propensity; so that what was in the beginning mere choice, grows in the end to an almost imperative necessity. The condition to which we are brought by this frequent repetition

of single acts, constitutes that great, that all important law, termed HABIT.

Fenelon defines habit “in general to be certain impressions, left in the mind, by means whereof, we find a greater ease, readiness, and inclination to do anything, formerly done, by having the idea ready at hand, to direct us how it was done before. Thus for example, we form a habit of sobriety by having always before us, the inconveniences of excess; the reflections whereof, being often repeated, render the exercise of that virtue continually more and more easy.”

Locke says that habits are “Trains of motions in the animal spirits, which once, set a going, continue in the same steps they have been used to, which by often treading, are worn into a smooth path, and the motion in it becomes easy, and as it were natural.”

Dr. Reid considers habits a “part of our constitution, so that what we have been accustomed to do, we acquire not only a facility, but a proneness to do on like occasions, so

that it requires a particular effort to forbear it; but to do it, requires very often no will at all."

Paley calls man, "a bundle of habits."

Habit, in its nature and effects, resembles instinct, but the one is acquired, the other natural; both operate without the exercise of either will or reflection.

Habit often steals upon us with noiseless step, and unperceived, thread by thread, strengthens the cord that holds us, until ere we are aware, we find ourselves bound hand and foot, the passive and unresisting slaves to its tyrannical will. We may form habits of honesty, or knavery; truth, or falsehood; of industry, or idleness; frugality, or extravagance; of patience, or impatience; self-denial or self-indulgence; of kindness, cruelty, politeness, rudeness, prudence, perseverance, circumspection. In short there is not a virtue, nor a vice; not an act of body, nor of mind, to which we may not be chained down by this despotic power.—With an iron grasp it seizes its unresisting victim, hurling

him from the height of prosperity, into an abyss of ruin. It is man's best friend or worst enemy; it can exalt him to the highest pinnacle of virtue, honor, and happiness, or sink him to the lowest depth of vice, shame and misery.

We dwell on this topic because it forms the foundation of our subject.

When we reflect that every single act, good or bad, adds one thread to this cord which binds us to weal or woe for life, we surely cannot be insensible to its importance. Solomon refers to this law, when he says:—"Train up a child in the way he should go, and when he is old he will not depart from it." The converse of this proposition is equally true; for train up a child in the way he should NOT go, and when he is old he will not depart from it.

The love of freedom is natural to man.—And, that habit will change our nature and may become indeed a 'second nature,' is illustrated by the story of the aged prisoner of the

Bastile, who from long confinement preferred his dungeon's gloom to the proffered light of liberty.

“My very chains and I grew friends,
So much a long communion tends
To make us what we are; even I
Regain'd my freedom with a sigh.”

BYRON'S PRISONER OF CHILLON.

To the man confirmed in a habit of truth, falsehood is almost impossible; to the habitually industrious, idleness is irksome. Fix the habit of frugality; and a waste of property becomes painful; let a man be settled in habits of honesty, and he will recoil at a breach of integrity. Man is made up of habits, and acts from them rather than from reflection; and when you know them you know him, and can safely predict how he will act under any given circumstances. Trust then to habits, rather than to promises.

“The moderate drinker could abstain, if he would; the sot would, if he could.” He has become entangled in the web of habit,

“he curses it, and yet clings to it.” It has robbed him of his will and “triumphantly points to the precipice toward which it is hurrying him.” It is as natural for actions to flow through the channels of habit, as for the blood to course through the veins and arteries. “Practice,” they say, makes perfect.” Yes, and it can equally perfect a human being in either good, or evil.

Some young men commencing the world with capital, credit and friends, fail in a few years, and others again, beginning penniless, yet become rich. Now, how are we to account for this? It is that the former lack the requisite business habits, whilst the latter are fully possessed of these valuable qualities.

A father who sends his son out into the world with a stock of good habits, provides much better for him, than by furnishing him with a large capital without these habits. Let us therefore attentively consider the tendency of every act, carefully practising those which

lead to the formation of good habits, on the one hand, while on the other we avoid those which are evil in their consequences.

Vicious habits when opposed, offer the most vigorous resistance on the first attack. At each successive encounter this resistance grows fainter and fainter, until finally it ceases altogether and the victory is achieved.

We cannot quit this subject without remarking that although all our active powers of body and mind are quickened and invigorated by exercise, yet mere passive impressions made upon our sensibilities become weaker and fainter by repetition.

We all know how vicious company and evil example gradually tend to make people commit acts from which they once shrunk with abhorrence.

How many are thus reduced to such a depth of misery and degradation, as to become themselves the very objects from which they once recoiled with feelings of horror.

‘Vice is a monster of so frightful mien,
As to be hated, needs but to be seen;
Yet seen too oft, familiar with her face,
We first endure, then pity, then embrace.’

POPE.

CHAPTER III.
SELF DENIAL.

“Brave conquerors!—for so you are,
That war against your own affections,
And the huge army of the world’s desires.”
SHAKESPEARE.

WE introduce self-denial as one of the most important habits man can form. It is that power which enables us to pursue with steadiness and perseverance, the path of duty however opposed to our inclinations. When firmly established, it will indeed prove the means by which every other good habit may be easily acquired, and every bad one avoided. It is the firm foundation, upon which our whole moral structure rests. Nothing affords man greater pleasure than a retrospect of the triumphs achieved by self-denial. It is the pa-

rent of every virtue, and as a kind friend, conducts us safely to health, wealth, and happiness.

We are apt to grasp at a present gratification although it may be followed by long, bitter and unavailing regrets. We are prone to sip the tempting sweets that float on the surface of pleasure's cup; even on the hard condition of being compelled to swallow the whole of its bitter contents, dregs and all. Thus we not unfrequently purchase a momentary enjoyment at the expense of an age of suffering.

On the other hand we are unwilling to submit to the slightest present pain, inconvenience, or mortification for the sake of permanent future happiness.

He who is incapable of self-denial, who cannot forego present pleasures, or endure present pains, for the sake of great future good, will never be of much value either to himself, or others.

As we proceed, it will be seen that to acquire wealth in any regular employment, will demand the constant exercise, not only of self-denial, but of many other virtues.

CHAPTER IV.

HEALTH AND TRANQUILLITY.

“ But health consists with temperance alone;
And peace, Oh, Virtue! peace is all thy own.”
POPE.

‘ Know then this truth (enough for man to know,)
Virtue alone is happiness below,
Fixed to no spot is happiness sincere,
’Tis no where to be found or everywhere.—Ib.

Good health is essential both to the acquisition and enjoyment of wealth. The most comprehensive rule for its preservation is, to be strictly temperate in all things. Next to the satisfaction arising from a sense of conscious rectitude, good health is undoubtedly one of the greatest blessings allotted to mortals.

There can be no real enjoyment without health; and yet how many recklessly sacrifice it to motives of gain, pride, or vanity; or in

compliance with the dictates of senseless fashion. What folly! what madness! as if anything could be of the least value without health.

Better a crust, a garret, a bed of straw, and tattered garments, with health; than all the luxury of princely grandeur without it.

The preservation of health depends chiefly on wise regulations with regard to food, clothing, air, exercise, repose, cleanliness and a proper control of our feelings, emotions, and passions.

Food should be simple, nutritious, of easy digestion, well masticated, and free from substances which promote unnatural heat. Let your dinner be your principal meal, with light breakfast and supper. Avoid active exertions of both body and mind for a short time after eating. Let at least five hours intervene between each repast; and eat nothing between meals.

The wise Socrates advises us to beware of such delicacies as tempt us to eat when

we are not hungry, and drink when we are not thirsty. Another sage recommends that we rise from table with an appetite, if we wish to sit down with an appetite. Thomas Jefferson says that few men ever have cause to repent of having eaten too little.

Thousands perish from excess of food, for one who dies for want of it, and more are destroyed by gluttony than by intemperance in drinking.

A man having eaten almost to suffocation, is totally unfitted for any exertion, moral, physical or intellectual, he can do nothing, but like the drunkard lie down and sleep off his surfeit.

To the glutton no delight equals that of eating a good dinner. It constitutes his supreme enjoyment. He does not eat to live, but lives to eat. His intemperance annihilates all his noble faculties, degrading him to a level with the brute creation.

The body should neither be oppressed with heat, nor chilled with cold. Sudden changes

and sitting in a current of air are hurtful. Clothing should be adapted to the season, and changed to correspond with changes in the weather. Garments should be loose, for pressure upon any part of the body is injurious. Pure air is indispensable. Heated, crowded, and badly ventilated apartments are exceedingly pernicious.—Daily exercise in the open air must not be neglected. It should be sufficient to quicken the circulation of the blood, and give a ruddy glow of health to the cheek without causing fatigue. For all over-exertion is harmful.

Study at night is injurious. We recommend early retiring, and early rising as conducive to health. That sleep which we enjoy before midnight, is said to be the most refreshing. Sleeping apartments should be well ventilated and without fire. Regular bathing tends in a high degree to promote health. A towel and basin will be sufficient in the absence of other means. It was remarked that the regular subscribers to the bath houses, in

Paris escaped the cholera. It is advisable to keep the head cool; feet warm and the bowels open. Many diseases may be removed in their commencement, by regimen and repose. And in case of sickness, Dr. Diet, Dr. Quiet, and Dr. Merryman will be found to be excellent physicians. Tranquillity of mind is likewise all-important.—This may be secured so far as it depends on ourselves, by the rigid fulfilment of every duty, and great discretion in the choice of our social connection. We should arm ourselves with fortitude, to endure with patience the unmerited injuries and reproaches which we must suffer from our fellow creatures. We should not allow our spirits to be depressed by the malignant revilings of the envious: for the best of men have not escaped the reptile tongue of the calumniator. Nothing more completely unfits a man for the transaction of business, than an agitated mind. The greatest enemies of peace are anger, avarice, ambition, pride and envy. We should care-

fully close the heart against the entrance of these disturbers of our quiet.—Cares kill like poisons, and mental anguish has driven thousands to self-destruction.

CHAPTER V.

HONESTY AND TRUTH.

“An honest man’s the noblest work of God.”

POPE.

“The man who pauses in his honesty,
Wants little of a villain.”—MARTYN.

“It is not in the power
Of Painting or of Sculpture to express
Aught so divine as the fair form of Truth!
The creatures of their art may catch the eye
But her sweet nature captivates the soul.

CUMBERLAND.

Our successes will be in proportion to the number and strength of our good habits. And we will now proceed to consider such as are necessary to the accumulation of wealth.

Foremost in the list of requisites, are honesty and strict integrity. That character which is not built on the solid foundation of integrity will soon tumble to ruin. Let a

man have the reputation of being fair and upright in his dealings, and he will inspire confidence in all who know him. Without these qualities every other merit will prove unavailing. We will suppose a person applies to you for a situation of trust. You inquire concerning him: "Is he active and capable?" "Yes." "Industrious, temperate, and regular in his habits?" "O yes." "Is he honest, truthful? Is he trustworthy?" "Why, as to that, I regret to say that he will sometimes deviate from the truth. He needs watching. He is a little tricky, and will not hesitate to take an undue advantage, if he thinks he can do it with impunity." "Then, I will have nothing to do with him," will be the invariable reply. Why, then, is honesty the best policy?—Simply, because without it you will get a bad name and be universally shunned.

The honest, fair-dealing man, not only retains the confidence and patronage of all who deal with him, but enlists their tongues in his favor; they zealously exert their influence in

his behalf; they commend him to their friends; his business prospers; he is on the high road to fortune. On the other hand, all tongues are united against him whose course is marked by injustice; his dishonest gains perish; and shame and poverty close his career.

“ For honesty hath many gains,
And well the wise have known
This will prosper to the end,
And fill their house with gold
The phosphorus of cheatery will fade,
And all its profit perish,
While honesty with growing light.
Endureth with the moon.
Yea, it would be wise in a world of thieves,
Where cheating were a virtue,
To dare the vice of honesty,
If any would be rich.”—TUPPER.

A character for knavery, will prove an almost insurmountable obstacle to success in nearly every undertaking. It will be found that the straight line, in business as well as in geometry, is the shortest. In a word, it is

almost impossible for a dishonest man to acquire wealth by a regular process of business. Because people are afraid to deal with him. He is avoided as a depredator upon society.

Needy men are apt to deviate from the rule of integrity under the plea that necessity knows no law. They might as well add that it knows no shame. The course is suicidal, and by destroying all confidence, ever keeps them immured in poverty, although they may possess every other requisite for success in the world.

A man may, by a train of unforeseen events, meet with heavy losses, and be consequently unable to pay his debts. In this condition his reputation for integrity is all important to him ; it is the capital upon which he must recommence, and should at every sacrifice be preserved with the most jealous care.

He may lose all ; but if he has proved himself superior to temptation, if it is seen that no considerations of interest can move him from the direct path of honor and justice, he

will still retain the confidence of all, and may soon be in a position to retrieve his losses.

So necessary is honesty that even the most abandoned of the human race are often obliged to practice it from motives of policy.

We remember a case in point.

In the neighborhood of the city of Naples, there existed a band of robbers, who often kidnapped people, carrying them to their hiding places in the mountains, with the view of obtaining a large ransom for their release.

A young man of wealthy connections was thus carried off, and four thousand dollars demanded for his ransom. This demand being considered exorbitant, was refused.—His friends offered two thousand dollars, but this was not accepted. After considerable time, however, they sent the sum originally demanded, but to their surprise the money was sent back, with the intelligence that it had come too late. The youth had been destroyed.

Now these outlaws saw that to retain the money without restoring their captive would

tend to ruin their business. A little reflection ought to convince any man that he cannot do wrong without injuring himself, and that to do right is to benefit himself. So that were we to follow the dictates of enlightened self-love, that alone would include the practice of honesty, justice and truth. And finally when it is considered that fraudulent gains are not profits, but losses, it does seem that he who can consent to barter his integrity, for present advantages, gives strong evidence of ignorance and stupidity.

CHAPTER VI.

INDUSTRY

“I would not waste my spring of youth
In idle daliance : I would plant rich seeds,
To blossom in my manhood and bear fruit
When I am old.”

HILLHOUSE.

We are now to consider an indispensable principle in the business of money getting, namely;—industry—habitual diligence in the employment of both body and mind—persevering, indefatigable attention to business.

Constant diligence is the philosopher’s stone, which turns everything to gold. Regular, habitual and systematic application must in time, if properly directed produce great results. It must lead to wealth with the same certainty that poverty follows in the train of idleness and inattention.

The truth of the remark that "he who follows his amusements instead of his business will in a short time have no business to follow," has been fully confirmed by experience. As disappointment results from indolence and indiscretion, so success depends on industry and good conduct.

Knowledge, combined with Industry, enterprise and perseverance, rules the world; it overcomes every difficulty; it traverses oceans, explores deserts, levels hills, and fills valleys; it even arrests the vivid lightning in its course, subduing, taming, and controlling it at will.

"The wise and active conquer difficulties,
By daring to attempt them; sloth and folly
Shiver and shrink at sight of toil and hazard,
And make the impossibility they fear."—

Rowe.

With nations as with individuals, wisely directed industry leads to wealth and power. Contrast the wealth, strength and intelligence of England, France, Germany and our own happy country, with the poverty, ignorance

and weakness of Spain, Portugal and the South American Republics.

Nothing worth having can be obtained without labor. Fortune grants every favor to well applied industry. If you want learning, wealth, or fame, you must pay the price for it, and that price is toil. In this world nothing can be obtained without giving value received.

“Let us then be up and doing,
With a heart for any fate ;
Still achieving, still pursuing,
Learn to labor and to wait.”—LONGFELLOW.

The Latin word for “business” is negotium, (neg, not ; otium, ease ;) literally signifying a privation of ease.

Now this self-denial, in which we sacrifice our ease for the sake of business, is a prime element of success; therefore be active, be diligent, be resolute; put your heart and soul in everything you undertake, and in your progress, be always prepared, to avail yourself of whatever may turn up to your advantage. Sit not becalmed in indolence, waiting for favor-

able winds to fill your sails but up and take your oars for God helps him who helps himself.

On the eve of a naval conflict between the English and Portuguese, it was remarked that while the Portuguese sailors were on their knees earnestly invoking the saints to work a miracle in their favor, the British tars were actively employed in manning their guns, and preparing to work miracles for themselves.

“ Our remedies often in ourselves do lie,
Which we ascribe to Heaven; the fated sky
Gives us free scope ; only doth backward pull
Our slow design, when we ourselves are dull.

SHAKESPERE.

Energy, activity and skill, in the game of life, will be sure to win every favor that fortune accords to mortals.

Many a man in the Southern States is now the owner of the very plantation upon which he first entered, a poor and humble overseer. His energy, industry and frugality, have given him the wealth and position of his former idle

and extravagant employer, who is now reduced to poverty.

So pernicious is idleness in its tendency, that most nations have deemed it necessary for the public good, to impose severe penalties upon idlers.

Of so much importance did the ancient Egyptians consider industry to the well-being of society, that every man was required by law to declare, yearly, the means by which he obtained a living. Those who either failed to obey this law, or who did not give a satisfactory account of themselves, were punishable with death. The wise Solon was so much pleased with this law, that he introduced it into Greece.

The policy and wisdom of this severe law against the drone of the human hive is evident from the fact, that he who has no honest means of subsistence, must either beg, cheat, or steal for a living.

“If ye labor not, neither shall ye eat,” is a

law that virtually makes idleness punishable with death.

Idleness has, in all ages, among all nations, been denounced as the parent of vice, the nurse of sin, and the fruitful mother of misery, mischief, and crime. On the other hand, industry has always been held up as a great preservative of virtue, and a prolific source of health, peace, and plenty.

Employment is necessary to the happiness of man. When the head and heart are fully occupied with business, there is no room for painful recollections, or gloomy anticipations.

Brooding cares fly from the busy, to settle upon the idle.

Even the rich, finding employment indispensable to health and happiness, engage in active and laborious amusements, as hunting, for example; and thus to escape the "irksome restlessness of rest," exert themselves as laboriously as a working man, who, earns his bread by the sweat of his brow. Thus while the

poor labor for bread, the rich are compelled to labor for an appetite.

In a word, occupation is a law of our nature, and among the lightest penalties for its violation, are not only weary days and restless nights, but poverty; ignorance and contempt.

CHAPTER VII.

PERSEVERANCE.

“See first that the design is wise and just,
That ascertained, pursue it resolutely;
Do not for one repulse forego the purpose
That you resolve to effect.”—SHAKESPEARE.

“There’s no impossibility to him
Who stands prepared to conquer every hazard;
The fearful are the failing.”

PERSEVERANCE is the continued and uninterrupted pursuit of whatever we undertake. He who has acquired this valuable habit, is never discouraged at difficulties. Having formed his plan, and by mature deliberation satisfied himself, that it is feasible, he proceeds with steadiness and resolution to execute it. Endowed with this stability of purpose, he conquers all opposition, never despairs at difficulties, and in spite of adverse gales moves

speedily on, to the consummation of his design. By the irresistible power of his indomitable will, he effects what, to ordinary minds, wears the appearance of impossibility. It was this power that enabled Hannibal to scale the stormy Alps; Columbus to discover a new world; Napoleon to overrun all Europe; and finally it was this power that enabled our fathers in the revolution which gave birth to our independence, successfully to oppose the most powerful nation on the face of the earth.

A strong and continued desire for the attainment of some end, as knowledge, power or wealth, is the main spring from which perseverance derives its action. When united with energy and intelligence, it constitutes a prime element of greatness, and has given rise to achievements that have astonished the world.

This almost omnipotent perseverance it was, that enabled Xenophon, left in the very heart of the Persian empire, surrounded by millions of enemies, to lead his ten thousand Greeks, through every obstacle in safety to their homes.

And when Frederick the Great was assailed by the united power of Russia, Austria, France Saxony, Sweden, and the German states, constituting a superiority of more than twenty to one against him, in population, territory and resources ; it was this all-conquering perseverance which enabled him after a seven years struggle, to triumph over all his enemies, and bring the war to an issue without the loss of an inch of territory, and without encumbering his kingdom with a single dollar of national debt.

Look, too, at the wonderful results of patient perseverance in the paths of science. It was not until after twenty-two years of constant investigation, that Kepler was enabled to announce his wonderful discoveries in astronomy. And while this great man was tracing the paths of the Heavenly bodies, and ascertaining the laws of their motions, Lord Bacon, the father of experimental philosophy, was employed, with equal diligence, in ascertaining and pointing out the true path of scientific

investigation. Locke's exhibition of the laws of mind, and Newton's development of the laws of matter, are also signal results of perseverance.

Perseverance, even when unsuccessful in attaining its objects, is not unfruitful of good. For it disciplines the faculties, quickens and invigorates the mind, and often leads to the discovery of valuable, though unexpected truths. The unavailing efforts of the alchemists to make gold, have built up the important science of chemistry. Astrologers in their constant observation of the Heavenly bodies, with the vain hope of thereby penetrating the veil of the future, have vastly enlarged the boundaries of astronomy. The endeavors to square the circle, have extended the science of geometry. And how many useful facts have been added to the science of mechanics, by the visionary search after perpetual motion.

It is related of Timour the Tartar, that while he lay concealed in a dilapidated building in order to elude the pursuit of his enemies, he

was inspired with fresh courage, by observing an ant, endeavoring to climb a wall, with a burden of double its own bulk. Sixty-nine times did this persevering little insect fail in its attempts; but on the seventieth trial he succeeded in bearing his prize safely to its destination.

It is said of a young Englishman, who had exhausted his patrimony in a riotous course of folly and extravagance, that in a fit of despair, when on the point of throwing himself headlong from a precipice, he suddenly changed his resolution, and determined, by persevering industry, to recover his lost fortune. His first gain was a shilling, for throwing coal into a cellar. So effectually did he continue to act on this resolution, that at last, by untiring exertion he gained a fortune of three hundred thousand dollars. (And regained possession of his family estate.)

The difference in different men is illustrated by the fact, that while many a blind man begs his bread from door to door, a blind bookseller

of Cincinnati, Frederick Bly, commencing in 1840 without a cent, has by perseverance, succeeded, within thirteen years, in accumulating a handsome competency. What a lesson is the success of this sightless, man, to those who have the full use of all their senses!

Burgh speaks of a shopkeeper, who, in commencing business, opened and shut his shop during several weeks without taking in two cents; yet by continued diligence and attention, he succeeded at last in making a fortune. How encouraging is this example to the disheartened!

We often see men, continually changing their avocation, in hopes of hitting on what they consider a money-making employment, and who conclude that a business is money making, because money has been acquired at it. They do not seem to understand that it is the man, and not the business, that makes the money. Energy and talent will succeed at anything; indolence and incapacity at nothing.

Be the first at your business in the morning, the last to quit at night. Keep your object

steadily in view, and let your motto be, “onward!”

“The proudest motto for the young !
Write it in lines of gold
Upon the heart, and in the mind
The stirring words untold ;
And in misfortune’s dreary hour,
Or fortune’s prosperous gale,
’Twill have a holy, cheering power—
‘There’s no such word as FAIL!’ ”

ALICE G. LEE.

CHAPTER VIII.

FRUGALITY.

“The world has never learned the riches of Frugality.”

CICERO.

WE will next consider the important subject of frugality, which consists in carefully avoiding all useless expenditure, and so directing the application of money or other property, as to make it productive of the greatest amount of good.

It is opposed to a profuse lavish and wasteful use of property and is a confirmed enemy to extravagance and prodigality. It carefully adapts expenses to means.

What is frugality in the rich, may be extravagance in the poor; and on the contrary what is mere frugality in the poor, may be parsimony in the rich. Frugality is not incompatible with charity; for though sparing to

self, it may be liberal to others, but parsimony denies both self and others.

We quote the following beautiful passage from Dr. Hawkesworth.

“Economy is the parent of integrity, of liberty, and of ease; and the beauteous sister of temperance, cheerfulness and health; and profuseness is a cruel and crafty demon, that gradually involves her followers, in dependence and debts; that is, fetters them with ‘irons that enter their souls.’ ”

In Freedley’s “Practical Treatise on Business,” a work worth five times its cost, and, which should be in the hands of every business man, may be found a table, showing the accumulation of money at compound interest; from which we learn, that he who can lay up eleven cents a day, may in fifty years be worth eleven thousand six hundred dollars; and that a dollar a day in the same period, amounts to over one hundred thousand dollars. Nothing can more forcibly illustrate the grand result of small savings.

Beware then of little expenses, for saving is the “bee line” road to wealth; there is no alchemy equal to it. The first effort to save is the most difficult; only begin and it will soon become easy. Forget not that the loftiest structures were raised stone by stone.

A young Scotchman who had succeeded his father in business, soon became bankrupt. The young man’s mother, on being asked the cause of his failure, replied. Well, you see, I and my man commenced the world poor, in a little shop; and you must know that we had oat-meal for breakfast, and oat-meal for dinner and oat-meal for supper. Well, after a while, we ventured on a wee bit of meat now and then, and so we kept on little by little, until we got rich; and then we had chickens and turkeys and other nice things for dinner. And now you must know the reason that our son John broke, was, that he began with the chickens and turkeys instead of the oat-meal.

From this it appears that the art of money saving, is a most important branch of money

getting. It is estimated that in Providence, a city containing forty thousand inhabitants, one half of the property is owned by one hundred and seventy-five individuals, who have gained their wealth by means of industry and economy. Indeed as the greater part of the poverty we meet with grows out of idleness and extravagance, so most large fortunes have been the result of habitual diligence and frugality.

The practice of economy is as necessary in the expenditure of time, as of money. It is said that "if we take care of the pence the pounds will take care of themselves;" so if we take care of the minutes, the hours will take care of themselves.

The acquisition of wealth demands as much self-denial; and as many sacrifices of present gratification, as the practice of virtue itself. Vice and poverty proceed, in some degree, from the same source, namely,—the disposition to sacrifice the future to the present; the inability to forego a small present pleasure, for great future advantages. Men fail of fortune

in this world as they fail of happiness in the world to come ; simply because they are unwilling to deny themselves momentary enjoyments, for the sake of lasting future happiness.

CHAPTER IX.

METHOD.

“Order is Heaven’s first law.” POPE.

“Order, thou eye of action! wanting thee,
Wisdom works hoodwink’d in perplexity.”
AARON HILL.

METHOD, in whatever we undertake, is all important. It consists in a regular, suitable and convenient arrangement of things. It greatly facilitates every practical operation and gives ease and expedition to all our transactions. It prevents confusion, saves time, and promotes success in business. With it, all is harmony; without it, all discord. It enables a man to find what he seeks, even in the dark. Its influence in expediting our affairs is truly wonderful; and by economizing time, which is money, it likewise promotes wealth.

The confusion, arising from disorder in a man's affairs, will defeat all his plans, and perplex and entangle whatever he undertakes. Without method, all is hurry without expedition, bustle without business. For want of system, plan, and arrangement, everything is involved in a labyrinth of confusion, which puzzles, distracts, and bewilders the understanding.

The unmethodical man throws everything, however different, into the same heap; or, if he attempts to classify, mixes unlike and separates like things. He has neither a time nor a place, a beginning nor end, for anything, and though otherwise well qualified to succeed, he often remains poor all his days.

To illustrate, let us consider the difference between a quantity of type properly arranged, and the same type thrown into a confused heap. In the one case, each letter being in its appropriate place, the printer can set up a hundred at least every minute, whereas in setting them from the heap, he might be obliged to pick up a hundred, and examine the face of

each, before finding the right one. Thus we see, in this instance, how a hundred times as much can be accomplished with method as could be effected without it.

It also enables a handful of troops to prevail over a confused multitude.

“Therefore have a place for everything, and everything in its place;” a “time for everything, and everything in its time.” Do first what presses most; and, having determined what is to be done, and how it is to be done, lose no time in doing it.

CHAPTER X.

PUNCTUALITY.

“Think not to-morrow, still shall be your care ;
Alas ! to-morrow like to-day will fare.”
GIFFORD.

“Good is best, when soonest wrought,
Lingering labors come to naught.”
SOUTHWELL.

PUNCTUALITY, which is said to be the soul of business, consists in the exact fulfillment of contracts, and is another important element in the art of money getting. It requires that payment should be made, at the time and in amount, precisely according to promise. It also requires the strict observance of appointments with regard to time. The man known to be scrupulously exact in the fulfilment of engagements, gains the confidence of all, and may command any amount of means he can use to advantage.

We should never if possible, put any one to the inconvenience of calling on us a second time to collect a debt; for it is unjust to force a man to earn his money over again in the labor of calling for it.

This valuable habit of punctuality dispatches business, saves time, and enables one to buy at the very lowest rates; for all are anxious to deal with the punctual; the spare money of his friends is always at his service. Whereas a man careless and regardless of his promises in money matters, will have every purse closed against him.

Some consume a large portion of each day in providing for the payments of the morrow. This is a ruinous waste of time, and must proceed from bad management. To remedy this, every man should keep a reserve fund for contingencies. By thus preparing himself for emergencies, he will avoid much vexation and embarrassment.

Many possessed of large property, are always

involved in pecuniary difficulties, from having through neglect of punctuality, got the name of being “slow pay.” Therefore be prompt in your payments.

CHAPTER XI .

POLITENESS—PATIENCE.

“By kindness, smiles and manner courteous,
He won men to his purpose.”—ANON.

“Patience and resignation are the pillars
Of human peace on earth.”—YOUNG.

“How poor are they that have not patience,
What wound did ever heal but by degrees.”

SHAKESPEARE.

A polite, affable deportment is recommended. Politeness is defined to be a desire to please. It is a forgetting of ourselves in our anxiety to serve others—a sweet condescension by which we adapt ourselves to each man's taste. It seeks to make people happy, and manifests itself in respect, attention and sympathy. “True politeness is real kindness, kindly expressed ; it is a habit, and, like other habits, must be acquired by practice.”

Agreeable manners contribute wonderfully to a man's success. Take two men, possessing equal advantages in every other respect; but let one be gentlemanly, kind, obliging and conciliating; the other disobliging, rude, harsh and insolent, and the one will become rich while the other will starve.

No rhetoric is equal to suavity of manners. Pride loses hearts, but kindness wins them. Politeness gains favor and holds it; it enforces right and excuses wrong, and like charity, covers a multitude of sins; it prevents the outburst of impatience, and lays a temporary restraint on all our selfish passions. Even as a matter of policy, there is nothing equal to it; for it not only gains a good name, but supplies the want of it.

Even false politeness is better than none at all; for although hollow, it affects to please; and in life's rough journey, "it is like an air cushion, there may be nothing in it, but it eases our jolts wonderfully."

Success depends on conciliating the good will of our fellow men; for neither wealth nor power can be gained without their assistance. The great secret of gaining friends, is, to be friendly. Enlist their exertions, therefore in your favor, by an offer of the bounty of kindness in advance. This is the true method of acquiring friends.

Endeavor to make a favorable impression on every individual with whom you may come in contact, and plant in his bosom the seeds of friendship, that you may dispose him to exert his influence as a champion in your cause,—for, from the moment you bring him to rank you among his friends, he will consider it his interest to sustain you, and an interchange of kindness will strengthen the bonds of good feeling.

Conciliate all classes, for it must not be forgotten that the weakest and most abject may have it in their power to serve or injure you. The grateful mouse, in the fable, set the lion

at liberty by gnawing off the cords that bound him, and the same lion was worsted in a combat with the gnat.

One of the best rules to promote harmony and prevent discord is this;—always exert yourself to please, while you bear patiently that which displeases. For how is it possible for us to quarrel with one who is constantly trying to please us, while at the same time he bears with all our infirmities of temper without complaining. This rule, by the way, is all important in domestic relations. But the best promoter of true politeness is the practice of the golden rule of doing as you would be done by. Man, in the grand outline of his nature, has been the same in all ages and in all nations; consequently, this rule is of universal application; and we have only to look into our own hearts to know what will be pleasing or painful to others; for generally what pleases us will please others; what wounds us will wound others. Treasure then this rule, for it will prove your best and surest guide.

A few words now on patience.

To be calm under provocations; to bear, with an unruffled temper, even unmerited reproaches; to endure, without a murmur, "the thousand natural ills that flesh is heir to," is a virtue of the very highest order.

Irritable, capricious and unreasonable people may, nevertheless, be profitable customers. To avoid offending them will demand the exercise of much patience and great forbearance—virtues which will be found of signal use, not only in the pursuit of wealth but in every relation of life.

Jews are remarkable for this virtue; it is one of the elements of their success. The phrase, "rich as a Jew," is proverbial. Shakespeare, in his "Merchant of Venice," makes the Jew refer to the patience with which he had borne the insults of the merchant, thus;—

"Still have I borne it with a patient shrug,
For sufferance is the badge of all our tribe."

CHAPTER XII.

ADVERTISING.

“Many their fortunes owe, we think,
To the magic power of “printer’s ink.”

ANON.

ALL business grows out of our wants and desires. It is the object of each man, engaged in any employment, to administer to the wants of others, as a means of supplying his own; hence arises production and trade.

Now in order to meet with patronage it is important to let people know which of these wants we can supply—how, then, can this be most effectually accomplished?

It is a well established principle in mental philosophy, that the more frequently an idea has been impressed upon the mind, the more

apt it will be to recur. It follows then, from this principle, that if a man, prepared to supply a given want, makes this fact generally known, and keeps it constantly before the public, then whenever this want arises to any one, it will instantly, by the law of association, bring to mind the individual who can supply it. This is the whole philosophy of advertising. Therefore, other things being equal, he who keeps himself most before the public will be most liberally patronized.

By means then of newspapers, cards, and circulars, fail not to make your business extensively known. Let not the public forget you for a single moment. No investment yields so large a return as judicious advertising.

Although, in many employments, it is the very soul of success, it is not equally necessary in all; yet it is more or less important in nearly every vocation.

PART II.

CAUSES OF FAILURE.

CHAPTER. XIII.

PRELIMINARY REMARKS.

No forecast can guard us against the accidents of life. By a strict adherence to the rules of health, we may prolong life to a good old age. Yet these rules will not protect us against the many casualties to which we are exposed. So in business, unforeseen events, contingencies beyond the reach of human foresight, may defeat the most wisely arranged plans.

It is estimated that out of every hundred men who commence business in our large cities, ninety fail outright; about six barely make salt for their broth; and four become wealthy. Now we firmly believe that by a

proper course this large proportion of failures might be materially diminished.

Having in the foregoing remarks treated of some of the principal elements of success, we now proceed to give some hints, counsels, and cautions, calculated to prevent failure.

CHAPTER XIV.

COUNTERFEITS.

“Why should the sacred character of virtue,
Shine on a villain’s countenance?”

DENNIS.

“A man may smile and smile, and be a villain.”

SHAKESPEARE.

“Your thief looks, in the crowd,
Exactly like the rest, or rather better;
'Tis only at the bar or in the dungeon,
That wise men know your felon by his features.”

BYRON.

By way of introduction, we will commence with a few remarks on counterfeits.

We shall say nothing of counterfeit bank notes, nor of counterfeit coins, nor of counterfeit gems; there is a class of counterfeits in general circulation, infinitely more dangerous than any of these counterfeits, and by which we may lose more in a single day, than by counterfeit money in a whole lifetime.

Now can the reader divine to what class of counterfeits we refer? Well, we mean counterfeit honesty, counterfeit friendship, counterfeit sanctity; and many of them so well executed too, as often to deceive even good judges.

Knavery counterfeits honesty, and villany counterfeits piety, in order more successfully to seize its prey. Poverty counterfeits wealth. Pride in its efforts to exalt itself, counterfeits humility;—counterfeit friendship, unsuspected, circulates everywhere.

Self-interest is a perfect Proteus, and assumes every shape to serve its purpose. In short, everything that is valuable—every perfection—every quality of either body or mind held in estimation among mankind, has its appropriate counterfeit.

These counterfeits are generally overwrought, and this is the surest test, by which they may be detected.

We give the following lines from “The Man

without a Profession," by Charles Rowecroft, as being much to our purpose.

“ Look at the world;—observe its deep deceits:
No man—no thing—no speech is what it seems;
A treacherous gloss is spread o’er grossest frauds,
Veiling the rottenness that lurks beneath.
Age mimics youth and wantons like young blood,
And youth affects the wisdom of the sage,
The miser gloats in secret o’er his gold,
Lamenting to men’s ears his poverty!
While the poor wretch to whom a single coin
Would be a glimpse of Heaven, struts in state
In velvet cloak and beaver fiercely cocked,
Striving to cheat the vulgar ;—and himself !
Aping the independent gentleman!”

CHAPTER XV.

KNOWLEDGE OF MEN.

“The devil can cite scripture for his purpose.”

SHAKESPEARE.

“Oh, what authority and show of truth,
Can cunning sin cover itself withal.”

SHAKESPEARE.

“There is no vice so simple but assumes
Some mark of virtue on its outward parts.”

SHAKESPEARE.

We will next consider the advantages of a cautious circumspection in our intercourse with men. This is a very important topic ; inattention to it is one of the most prolific causes of misfortune in business.

Slowness of belief is essential to success. The maxim, that wise “distrust is the parent of security,” is full of truth, and should not be forgotten. The credulous and confiding are ever the dupes of knaves and impostors. Ask

those who have lost their property, how it happened; and you will find in most cases, that it has been owing to misplaced confidence. One has lost by endorsing, another by crediting, and another by false representations. All of which, a little more foresight, and a little more distrust might have prevented. “In the affairs of this world, men are saved not by faith, but by want of it.” Judge of men by what they do, not by what they say. Believe in looks rather than in words; observe men’s actions, ascertain the motives, and their ends; notice what they say in their unguarded moments, when under the influence of excitement. The passions have been compared to the tortures of the rack, which force men to reveal their secrets.

Before trusting a man—before putting it in his power to cause you an injury, possess yourself of every information relative to him; learn his history and his habits; his inclinations and propensities; his reputation for honesty, industry, frugality and punctuality; his

prospects, resources and supports ; his advantages and disadvantages ; his intentions and motives of action. Learn who are his friends and his enemies, and what are his good and bad qualities. You may ascertain a man's good qualities and advantages from his friends ; his bad qualities and advantages, from his enemies ; make a due allowance for exaggeration in both.

It is difficult for one to act against his ruling passion. Expect not then generosity in the miser ; bravery in the coward ; humility in the proud, or industry in the idle.

Finally examine carefully before engaging in anything, and act with energy afterwards. Have the hundred eyes of Argus beforehand, and the hundred hands of Briarius afterwards.

CHAPTER XVI.
EXTRAVAGANCE.

“The man who builds and wants wherewith to pay,
Provides a home from which to run away.”

YOUNG.

“Dreading that climax of all human ills,
The inflammation of his weekly bills.”

BYRON.

“We sacrifice to dress till household joys
And comforts cease.”

COWPER.

EVERY large city is filled with persons, who in order to support the appearance of wealth constantly live beyond their income, and make up the deficiency by contracting debts, which are never paid. Others there are—the mere drones of society—who pass their days in idleness, and subsist by pirating on the hives of the industrious. Many, who run a short lived career of splendid beggary, could they

but be persuaded to adopt a system of rigid economy for a few years, might pass the remainder of their days in affluence. But, no! They must keep up APPEARANCES; they must live like other folks. Their debts accumulate; their credit fails; they are harrassed by duns and besieged by constables and sheriffs. In this extremity, as a last resort, they often submit to a shameful dependence, or engage in criminal practices, which entail hopeless wretchedness and infamy on themselves and families.

Manifold, truly, are the misdeeds, which flow from the vain efforts on the part of the poor to ape the magnificence of the wealthy. Living beyond one's income, in order to seem rich, is the fruitful parent of falsehood, fraud, craft, and duplicity; of imposture and swindling; of gambling, forgery, robbery and even murder! Indeed, most of the misfortunes of life—of its cares, vexations, extravagance, and anxieties may be traced to this insane ambition.

Many persons honestly disposed to live within their income, fall into embarrassments

from miscalculation. A man, for example, estimates his annual profit at two thousand dollars, and endeavors to regulate his expenses so as not to exceed this sum.

Now, profits are uncertain, and expenses certain; and should his profits, by mishap, not exceed one thousand dollars and his expenses swell to three thousand, it is clear that he will find himself, at the end of the year, minus two thousand dollars. How many have been ruined by this very error!

We are all too apt to overrate our profits, and underrate our expenses. So that the safest rule will be, to always let our supposed income greatly exceed our contemplated expenses.

One of the means of avoiding extravagance is, to pay cash for whatever you buy. The credit system is valuable in commercial operations. It has its advantages and its disadvantages. One of its greatest evils is, that it fosters extravagance. If we were compelled

to pay cash we could not live beyond our income.

“Fashion,” it is said “is the race of the rich to get away from the poor, who follow as fast as they can.” And it might truly be added, if they cannot follow on CASH, they will endeavor to do it on credit.

The poor SHORTWORTHS. must vie with their rich neighbors the LONGWORTHS. They are visiting acquaintances, and must keep up with them. If the Longworths give a dashing party, the Shortworths must do the same. If the Longworths get a fine carriage, the Shortworths must have as fine a one. And, for lack of cash, they resort to credit; until, finally, like the frog in the fable, striving to swell himself to the size of the ox, they burst up. What a revolution in the appearance of things would the abolition of the credit system effect! How many gay birds would it strip of their gaudy plumage!

CHAPTER XVII.

GAMING — INTEMPERANCE — IDLE- NESS.

“Oh, that men should put an enemy in
Their mouths to steal away their brains!”

SHAKESPEARE.

“Who gets by play, proves loser in the end.”

HEATH.

“To what gulfs
A single deviation from the track
Of human duties leads!”

BYRON.

GAMING.—This is one of the great highways to ruin. It arises from the vain hope of acquiring wealth without labor. One of its most insidious forms is that of lottery; for many who would recoil at the idea of being seen in a gambling-house, have no hesitation in buying lottery tickets. This vice sometimes becomes a perfect mania, driving its victim

to utter despair, and not unfrequently to self-murder.

INTEMPERANCE.—Habitual intemperance is prolific of wretchedness. It unfits a man for all exertion of body or mind. It ruins his credit, wastes his property destroys his health, and brings him to a premature grave.

IDLENESS paralyzes all exertion; it shrinks from action, and involves the soul in a dangerous calm. It strangles energy, kills resolution, suspends useful pursuits, and swallows up all other passions. The idle man neglects his business, leaving it to the care of Providence. He is uneasy, unsettled, wretched; a drone in the hive of industry; a looker-on where all are busy. He is of no use to himself, nor to any one else, and can succeed in no undertaking. In a word, he is a nonentity.

CHAPTER XVIII.

FALSE FRIENDS.

“Not always actions show the man; we find
Who does a kindness is not therefore kind.”

POPE.

Their friendship is a lurking snare;
Their honor but an idle breath.”

SIMMS.

“An open foe may prove a curse,
But a pretended friend is worse.

GAY.

“TRUE friendship aims full breast high,
while its counterfeit levels its dirty assiduities
at the pocket.”

There is much wisdom in the prayer of one
of the ancients, “Deliver me from my friends,
I can protect myself against my enemies.”
Whoever gets full possession of the heart, finds
but little difficulty in directing the operations
of the head. There is no sophistry that so

effectually blinds us to the truth, as our own passion.

Let a man flatter our foibles ; let him appear honest and friendly ; let him sympathise with us in all our feelings, and seem to take a warm interest in our welfare ; let him kneel at the same altar, sacrifice at the same political shrine, and meet us with the grasp of love, as a brother member of the same secret fraternities, and it will be very difficult to think him a bad man, very difficult to withhold from him our full confidence, although in reality he may be one of the worst of mankind. How many have learned this to their sorrow ? How many have been ruined by confidence in false friends ?

CHAPTER XIX.

ERRORS OF JUDGMENT.

“How little do they see what is, who frame
Their hasty judgments upon that which seems.”

SOUTHEY.

“Appearance may deceive thee—understand,
A pure white glove may hide a filthy hand.”

ANON.

THERE is one person you should distrust above all others, and against whom we feel it our special duty to warn you; for unless you are perpetually on your guard, he will be constantly misleading you, and although we dislike indulging in personalities, we feel it incumbent on us to expose him. It is no other person, reader, than your own dear self. The difficulty of deciding impartially upon our own acts arises from the circumstance that we are both judge and jury in our own

cause, and consequently whatever may be the facts in the case, are almost sure to render a favorable verdict.

Nothing is more difficult than self-knowledge. Solon, one of the seven sages, thought that all wisdom centered in the precept "know thyself." The exclamation "save me from myself," is even more appropriate than that of "save me from my friends ;" for man is the worst enemy to himself.

A humble distrust of self is the parent of many virtues, and wards off a multitude of evils. The strongest proofs of folly any man can give are obstinacy, self-sufficiency and the belief in his own infallibility, for he places the most implicit confidence in that grand deceiver SELF.

"The first chapter of fools is to think themselves wise." Things seen through the medium of passion are always either distorted, diminished, or magnified, and never beheld in their true colors.

As the weakest reasons appear strong when

they favor our self love, so the strongest reasons appear weak when opposed to this passion. Hence, when reason goes against our desires, we go against reason. Such is the influence of self-love, that "the flatterer within is almost sure to agree with the flatterer without;" therefore, if we would guard against the encroachments of error, we should keep one eye on this flatterer within, and the other on the flatterer without.

Make it a fixed rule to distrust your own judgment, in all cases, where your feelings are enlisted, and seek the counsel of some cool, judicious friend; for a ruffled mind like a ruffled stream, reflects nothing distinctly. He who has the clearest perception of his own defects is the wisest, and will be most ready to avail himself of the judgement of others in all matters of importance. Knowing the many sources of error, he will never be satisfied of the truth of any opinion that does not rest on the solid basis of self-evident principles. After he has taken a deliberate survey

of all the objects within the reach of his mind's eye, he is far from supposing that he has seen all, and suspends his decision until he has availed himself of every possible information which might tend to throw additional light on the question in hand. He knows that even in the longest mathematical process a single error, or omission, however slight, will lead to a false conclusion; so in an extended chain of moral reasoning, a single mistake, or the want of a single fact, will lead to an erroneous decision.

Some people are in the habit of jumping at conclusions. They take up opinions hastily, and, on the very slightest grounds of belief, hold them with the utmost obstinacy. They pride themselves upon the name of being prompt, off-hand men in their decisions; and in the matters too which require that searching and deliberate investigation which is so necessary in order to arrive at the truth. This foolish ambition is an endless source of misfortune.

How happens it, that our pretensions are so

often the standard by which the world judges of us? Is it not that people are too lazy to look into the foundation of these pretensions, and prefer taking us for what we choose to pass ourselves, rather than to submit to the labor of examining our claims? We are all too apt to take opinions on trust. Even in matters of the greatest moment people often trust to hear-say evidence—to a mere “they say.” Now, this “they say” is by the way, a personage of very questionable veracity. They say he is making money. They say he will break.—They say he is worth a hundred thousand dollars. They say he is worth nothing. They say he is honest. They say he is a rascal. In short it is one of the easiest matters, to artfully get up a “they say,” calculated to either benefit or injure any individual; and many, too, will believe on no better evidence, than this mere shadow of a shadow. In a word, the logic of the unthinking multitude is, they say it is so, therefore it is true, I never heard of such a thing, therefore it is not true.

We will now give a few directions as aids to arrive at truth. As he who has looked farthest into the past, is best qualified to penetrate deepest into the future, we should in all doubtful matters of moment, consult the old, the judicious, and the experienced. In deciding relative to the truth of any statement, and especially where loss may accrue from error.

First. Consider whether the judgment of the party, from whom we seek information may not be warped by interest or prejudice, for he may honestly err, through the influence of these motives.

Second. Whether he has had opportunities of acquiring, from personal observation, a sufficient number of facts, on which to base a correct judgment; for his conclusions may be the result of slight and hear-say evidence.

Third. Whether he has fully availed himself of these opportunities; for inattention may have disqualified him for judging correctly.

Fourth. Whether he is capable of arriving at correct conclusions from given facts; for he may be unable to draw true inferences from premises.

Fifth. Whether the character of the witness may be relied on, for truth; for he may wilfully misrepresent facts.

Sixth. Whether his statements accord with facts already known.

When men apply personally, wishing to obtain your property on credit, you may gain much valuable information, relative to their history and circumstances, from themselves. If they are willing to disclose their affairs fully and honestly, we know of no better means of gaining the knowledge, requisite to determine the question of whether they are trustworthy. If under such examinations, they should prevaricate, or attempt to deviate from the truth, their manner will be sure to betray them. A man cannot know what question you are about to ask. A true answer will be unhesitating; it will be a transcript from

memory, which needs no help; it is near at hand, it is on the tongue's end. Whereas, falsehood requires invention, is troublesome, produces hesitation, contradicts, and is easily detected.

Finally, when in doubt how to act, stand still, hold on, and wait for light.

Sancho Panza, the redoubtable squire of the redoubtable Knight Don Quixote, one very dark night, while on his way to his lady love fell into a pit. In his descent, he had the good fortune to catch and cling to one of its inequalities, where he held on, all night, quaking with fright, and half dead with terror. When daylight came, he discovered that his toes were but six inches from the bottom; yet who will say that Sancho was not right in holding on, and waiting for light.

CHAPTER XX.

COUNSELS AND CAUTIONS.

“Prudence ! thou vainly in our youth art sought ;
And with age purchased art too dearly bought.”

DRYDEN.

“They that fear the adder’s sting,
Will not come near his hissing.”

CHAPMAN.

“None pities him that’s in the snare,
And warned before, would not beware.”

HERRICK.

LAWYERS. Going to law is supposed to be ruinous. There can be no doubt that through ignorance of law, many have lost their property. Therefore, in all transactions of importance, we should take no step, until after having obtained legal advice.—In employing a lawyer, see that he has a reputation for honesty; that he thoroughly understands his pro-

fession ; and that he attends faithfully to the interests of his clients. A lazy dishonest incompetent lawyer is worse than none ; for if he is ever successful in collecting claims for you, it might be necessary to employ another lawyer to get your money out of his hands.

INSURANCE.—By neglecting insurance, more especially if we are in debt, we are guilty of unpardonable injustice both to ourselves and others. It is our indispensable duty to insure to the amount, at least, of our indebtedness. For it is most culpable, through our neglect, to peril the property of those who have trusted us.

Many have lost everything by mere carelessness in this respect. And then exercise much discretion in the choice of an office, for some of them may be insolvent ; and many have lost by the bankruptcy of such institutions. See, then, that your office is sound, and managed by honest, discreet and honorable men.

BANKS.—Misplaced confidence in banks is another cause of loss. A banker buys and sells the use of money; his profit, as in all other business, is the difference between what he gives and what he gets. And, like all others, too, who do a credit business, his success, and the safety of those who trust him, depend upon the care and prudence of his management. His whole strength depends upon the strength of those whom he has trusted; if they are strong, his bank is strong; if weak, his bank is weak; if unsound, his bank is unsound. And many a bank has fallen by mismanagement. No matter how large the capital, ignorance, dishonesty, or incapacity on the part of those who have the direction of its affairs, will ruin it

AGENTS.—All whose business requires the help of others, are exposed to loss, from the incompetency or dishonesty of agents. Not a few have suffered severely from the misconduct of such agents. The selection of trustworthy assistants demands the utmost care.

Their characters should be closely scrutinized. It is safer to trust to good habits than to good recommendations.

IGNORANCE.—No man should ever undertake any business, without having first obtained a thorough knowledge of it in all its branches and relations. Whoever expects to succeed without this necessary knowledge will be wofully disappointed. Ignorance, and a want of business habits is, perhaps, the most frequent cause of failure. Therefore, let no one venture on a business which he does not thoroughly understand.

SPECULATION.—To reach a fortune by a short cut, instead of the long and tedious route of industry and economy, many dash into heavy and disastrous speculations.—They purchase goods and lands on credit, with the hope of selling out at a profit before their payments become due. But, unfortunately for them, their purchases too often fall, instead of rising, and they are compelled to sell at ruinous sacrifices, in order to meet their payments.

Therefore, never speculate, unless you can do it with your own capital, so as not to be forced to sell at a disadvantage.

PARTNERS.—Great circumspection is required in the choice of a partner. It is better to take one possessed of energy, skill, integrity, and other good business habits, although he bring not one cent of capital, than one with ever so large a capital, without good habits. No small number of men have been plunged into poverty through the misdeeds of their partners. A man lies at the mercy of his partner, for he can ruin him if he will. Ponder well, then, before entering into a connection of so much importance.

BAD COMPANY.—What multitudes are dragged down from the summit of prosperity, by the contagious example of vicious associates. Loss of credit, reputation and property, habits of idleness, dissipation and crime, are among the evils which spring from ill chosen companions. The maxims, “ Tell me who you live

with, and I will tell you who you are.” “Tell me who you go with, and I will tell you what you do,” are based upon the fundamental principle that man is an imitative being. He cannot live in, and frequent the society of the vicious, without becoming more or less like them. This principle is so well understood, that it has grown into a common saying, that a man is known by the company he keeps ; and, in the absence of all other knowledge, it is one of the very best tests of character. Knaves and fools are gregarious, as well as the wise and the virtuous.

Finally, it may be remarked, that to specify all the multifarious causes of failure would be a hopeless task. Their name is Legion. Among them may be farther enumerated, “Bad measures of Government ; great undertakings with small means ; trading on borrowed capital ; too expensive an establishment either in fixtures or in clerks ; accumulated stock bought at high prices, or from ignorance of the state

of trade in general, or his own in particular, or from the delay, or cost, or ambiguity of the law, or from the dissipation of a son, or other member of the family, or from the sudden fall in real estate, with obligations of old date, given for property at high rates, or the introduction of new inventions, or the great fall in the price of peculiar machinery, so that other competitors come into the field upon more favorable terms, or from becoming security for others ; or from the falling off of that particular branch of trade by reason of the retail trader dealing directly with the manufacturer instead of the merchant, or from the trade going to another place of more convenient locality. In a word, "the causes of failure are as numerous as the follies, vices and misfortunes of mankind."

We started with the proposition, that any man, with sound judgment, unimpaired health and energy of character, may become the architect of his own fortune. Although this is true, yet success depends upon the union and

harmonious action, of so many requisites that comparatively few will ever attain to fortune.

In the complicated machinery of the human frame, a thousand organs must act in concert, to produce health. Impair but one, and the whole fabric becomes disordered.

So in the pursuit of wealth, the lack of a single element, may defeat the end. One can gain money but cannot save it; another can save but has no talent for gaining it.—Another, again, after having employed many years in acquiring a competence, may, for want of sufficient distrust, lose it in a single day; or in grasping at too much, he may lose all. In a word, for want of sufficient prudence, foresight, knowledge and deliberation, some one of the many disturbing causes which interfere with his seemingly well devised measures, are ever at work counteracting and baffling his efforts, for the advancement of his fortune.

PART III.

EMPLOYMENT OF WEALTH.

CHAPTER XXI.

PERSONAL USES OF MONEY.

“Fell luxury ! more perilous to youth
Than storms or quick-sands, poverty or chains !”

HANNAH MORE.

“If men would shun swell’d fortune’s ruinous blasts,
Let them use temperance ; nothing violent lasts.”

STRACHEY.

IN the eager pursuit of wealth, beware of the inordinate cravings of avarice ; for an insatiable thirst of gain will mar the noblest sympathies of the soul, close the heart against the social charities of life, and deaden all the finer sensibilities of human nature.

However great your wealth, if you value health and its buoyancy of spirits, you must live, in some degree, like a poor man. You must adopt his temperate diet, his regular exercise, and early hours of retiring and rising ;

for if you plunge into the follies of fashionable life—its luxury, dissipation, and irregularities, your wealth will become a source of wretchedness instead of enjoyment; and with a mind and body enervated by excess, the condition of the sturdy beggar, in the full enjoyment of health who creeps in rags from door to door, will be far preferable to yours.

If I am to live like a poor man, you may ask, what then are the uses of wealth? We will tell you. It will give you leisure for the improvement of your mind and provide you with the solid comforts of life. It will enable you to educate your children and devote more of your personal attention to the formation of their habits. It will give you means of establishing them comfortably in the world. And by the way it is much better to spend your money in filling your children's heads with useful knowledge, than in laying it up to fill their pockets. Had you millions of wealth, you would be doing them an injury, were you to use it in making them independent of all ex-

ertion. Give them habits of industry, economy, temperance, truth and self-denial, and you will leave them a legacy of more value than all the wealth of the Indies. For these habits will prove a perpetual fountain of wealth, whereas the largest fortune accompanied with habits of idleness, extravagance, and dissipation, might disappear in a single day.

CHAPTER XXII.

CHARITIES AND DONATIONS.

“The truly generous is the truly wise;
And he who loves not others, lives unblest.”—HOME.

“The drying up a single tear has more
Of honest fame, than shedding seas of gore.”

BYRON.

Great wealth is oftener a curse than a blessing to children. Instead then of leaving them enough to pass their days in idleness; how much better would it be to devote a part of your means to institutions for relieving the sufferings of the wretched and thus entail your property, for the benefit of the unfortunate of all future generations.

It thus will enable you to purchase the gratification of doing good. And this is the only luxury, in which you may safely indulge—luxury, that will be attended with, no regrets,

but on the contrary will fill the mind with the most delightful retrospections.

Though all you can rake and scrape, may legally be yours, morally a portion of it belongs to the helpless, to the sons and daughters of misfortune, to our fellow travelers, on life's journey, who have fainted and fallen by the way, to orphan age and orphan infancy, to the destitute sick, and maimed. These are our brethren, the children of one common Parent, who must feel an equal interest in all. Do not suppose, for a moment, that the great Father of all has endowed you with health, and capacity of obtaining unbounded wealth, that you may expend it in selfish indulgences, in fostering pride, pomp and extravagance. No. In thus favoring you above his other children, He has merely made you His trustee, to administer to the wants of the afflicted, and will hold you to a strict account, for the honest exercise of this important trust--what are we all but voyagers on life's troubled ocean; some moving on with prosperous gales,

others struggling in vain against storms. Now what are we to think of him who, while securely traversing this Ocean with all sails spread, can pass by his shipwrecked fellow voyager, can turn from his imploring look, his out-stretched arms, his piteous cry for help, and leave him to the mercy of the winds and waves.

Let us seek to discharge our duty to the Giver of all good, by applying our superabundant wealth to the relief of his creatures. Seeing that so many must lie down and perish for want without our assistance, it does seem that no duty is more clearly enjoined than that of charity.

We will now pass from the consideration of this virtue, as a mere duty, and say something of the real happiness to ourselves, flowing from its exercise. There is not one of all the transitory joys of life, that can render us so unspeakably happy, as the habitual exercise of this virtue.

“Would'st thou from sorrow find a sweet relief?
Or is thine heart oppressed with woes untold?
Balm would'st thou gather for corroding grief?
Pour blessings round thee like a shower of gold.”

“When we have practised good actions awhile they become easy; and when they are easy, we begin to take a pleasure in doing them; and when they please us, we do them frequently; and by frequency of acts they grow into a habit.”

‘Never did any soul do good, but it came readier to do the same again with more enjoyment. Never was love or gratitude or bounty practised but with increasing joy, which made the practisers still more in love with the fair act.’ Therefore, “He who does good to another, does good to himself, not only in the consequence, but in the very act of doing it, for the consciousness of well-doing is an ample reward.”

And when our last hour arrives, as come it must, when everything earthly is fading from our view, and we look out upon the light of

the sun for the last time, in that dread moment, we shall surely not feel any worse about the heart, from the reflection that a part of our superfluous wealth has been devoted to the relief of suffering humanity.

But if the higher motives of duty to heaven, and the conscious satisfaction of doing good, are not sufficient inducements, to the practice of this exalted virtue, we would appeal to your desire of the respect of your fellow men. Can you think it more honorable to live in a splendid mansion, surrounded by pomp and grandeur in all the ostentatious parade of wealth, than to relieve the pining wants of cheerless poverty? Pride mistakes its aim in seeking to elevate itself by vain show, instead of seeking honor by conferring benefits on mankind.

The name of John Howard, is known and honored throughout the whole civilized world. He has immortalized himself, by his exertions in the cause of humanity. In visiting the prisons and hospitals of Europe; seeking to better the condition of their inmates; and in

devoting his life and fortune to this noble cause, he has earned a claim on the admiration of posterity, greater than the proudest conquerer can boast.

To do good became the all absorbing passion of his soul, until, at last, he fell by contagion, in the midst of his philanthropic exertions.

While living, Princes, Kings, and Emperors sought to do him honor; and now his statue occupies a conspicuous place among heroes and Statesmen in St. Paul's Church, London. Now had he selfishly lavished his fortune upon himself, who supposes that the world would ever have heard the name of John Howard.

But if neither a sense of duty nor the happiness of doing good, nor the love of fame are sufficient motives; we may appeal to the desire of gain; for though it is a sordid inducement to charity, yet as the poor will be gainers by it, even this motive is better than none at all: "He that giveth to the poor lendeth to the Lord, and him will he repay four-fold."

Avarice is ill judged economy. “It holds a dime so close to the eye, that it cannot see the dollar beyond it.”

The liberal man gains the respect, esteem and good will, of all except the envious.— People take pleasure in promoting his interest.

And thus he advances his fortune by contributing to the wants of others. In conclusion, besides acts of charity proper, we should give freely to all institutions which tend to improve the moral, intellectual and physical well being of mankind.

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

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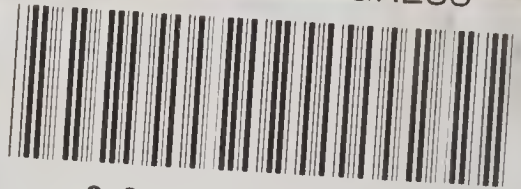
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